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## The Service quality, corporate image, satisfaction, and loyalty: A study of Sharia banks in rural areas during COVID-19

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### Abstract

*This research investigates the relationship between customer satisfaction and loyalty in a rural Sharia bank in Indonesia during the post-pandemic period. The study seeks to understand how the pandemic has affected customers' perceptions and loyalty and analyse the impact of corporate image on customers' loyalty. The research method used regression analysis and path analysis. The results reveal the positive and significant effects of service quality and corporate image on customers' satisfaction, indicating the importance of these factors in maintaining customer contentment during challenging times. However, the quality of service and the corporate image do not influence customers' loyalty. This research provides valuable insights for Islamic banks and other financial institutions in enhancing customer loyalty strategies. By prioritising service quality and cultivating a positive corporate image, banks can foster more significant levels of customer satisfaction, ultimately leading to increased customer loyalty and a strengthened competitive advantage.*

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### Introduction

Banks play a crucial role in the financial landscape of both developed and developing countries. They are institutions that offer a range of financial services, including deposit and withdrawal of funds, loans, and investment management. Banks are known for providing a secure and safe platform for their clients to transact, ensuring that their funds are always protected. Their reputation for reliability and trustworthiness makes them an essential element of financial

infrastructure, relied upon by people from all backgrounds and income levels. The comfort, convenience, and security that banks provide are vital for all members of society, making them a cornerstone of modern-day finance (Ismail, 2011).

According to Law Number 10 of 1998 in the provisions of Article 1 paragraph (2) stated that a bank is a business entity collecting funds from the public in the form of savings and distributing them to the public in the form of credit and/or other forms in order to increase the standard of living of many people (Anshori, 2018). In Law no. 21 of 2008 concerning Sharia banking, it is stated that Sharia bank is a bank which carries out its business activities based on sharia principles and by its type, Sharia bank consists of *BUS* (Sharia Commercial Bank), Sharia business unit, and rural Sharia bank (Andrianto & Firmansyah, 2019).

The growth of the banking industry in Indonesia is very rapid. Many new banks have sprung up, while banks that have been established for a long time continue to expand by establishing many branches. Therefore, competition between banks has become so intense that all banks try to offer various attractive and best facilities for their customers. In overcoming this competition, all banks are competing to improve the latest innovations; thus, the desires and needs of customers can be fulfilled. One way to increase competitiveness is by improving the quality of bank services to satisfy customers. The rapid growth of banks creates competition between banks, which is also getting strict; thus, it will make banks constantly improve various innovations to meet the customers' needs and desires as expected (Mutmmainnah, 2017).

The bank is a financial institution whose primary purpose is to provide credit and services in payment traffic and money circulation (Law Number 14 of 1967 concerning Banking Principles). According to Law Number 10 of 1998, banks are divided into commercial and rural banks. According to their operational activities, banks are also categorised as conventional and sharia/Islamic. A rural bank, known as Bank Perkreditan Rakyat (BPR) in Indonesia, is a bank that carries out its business activities conventionally or based on Sharia principles without providing services in payment transferring (Law Number 7 of 1992 concerning Banking). Rural bank activities are much narrower than those of commercial banks because A rural bank prohibits demand deposits, foreign exchange business, and insurance. Rural bank activities include collecting savings and time deposits and distributing funds through investment, working capital, and trade (Nisa et. al, 2021).

The Indonesian rural bank (BPR) was founded in 1989 through the President's Decision No. 38, National Act No.7/1992, and National Act No. 10/1998. Then it was followed by the establishment of rural Sharia bank two years later, as referred to in Law Number 21 of 2008 concerning Islamic banking, is an Islamic bank that, in its activities, does not provide services in payment traffic. Islamic rural banks also cannot be converted into rural banks. Rural Sharia bank shall observe the prudential principles and Sharia principles when entering a Financing contract with a customer recipient of the facility (Bank Indonesia Regulation Number 13/5/PBI/2011). Rural Sharia bank is a bank that carries out its business activities in accordance with Sharia principles which in its activities does not provide services in payment traffic transaction. Rural Sharia bank cannot carry out payment traffic transaction or transaction in demand traffic. The function of the rural Sharia bank is limited to raising funds and distributing funds (Ismail, 2011).

Rural Sharia bank through *wadi'ah* savings, *mudharabah* savings and investments in *mudharabah* deposits, and other products. In addition, rural Sharia banks must also improve the quality of their services by providing the best service and enhancing the corporation's image to satisfy its customers and create customer loyalty. Therefore, by fulfilling the wants and needs of the customers by their expectations, customers will feel satisfied, which can increase customer loyalty. The number of customers at rural Sharia banks continues to increase yearly, although their branch locations are in rural areas. Therefore, it is interesting to find out how

service quality and corporate image influence customer loyalty at rural Sharia banks, with customer satisfaction as an intervening variable.

In a case, COVID-19 was first confirmed in Indonesia on March 2, 2020, with two positive cases. The COVID-19 pandemic has negatively impacted the health crisis and the financial industry, providing another threat to the ability of the financial industry to provide an alternative and long-term financing solution following the global financial crisis. In the third quarter of 2020, due to the COVID-19 pandemic, the largest economy in Southeast Asia saw its growth slow by 3.49 per cent compared to the same period last year. In addition, Indonesia entered a recession due to a 5.32 per cent drop in the second quarter of 2020. The last time something like this happened was during the Asian financial crisis 1998. According to Indonesian authorities, the coronavirus might cause 3.5 million individuals to lose their jobs. According to the Indonesian government, the coronavirus outbreak might result in losing 3.5 million jobs. As the coronavirus pandemic continues to take its toll, Indonesia has faced its first recession in 22 years. This condition has undoubtedly impacted the banks in Indonesia. According to the Financial Services Authority (2020), until December 2020, the number of rural banks and rural Sharia banks in Indonesia was 1,505 banks and 164 banks, respectively. However, as the Indonesian Deposit Insurance Corporation stated, nine rural and rural Sharia banks would undergo liquidation from March 2020 to February 2021.

Although Islamic banking already has rules and systems separate from conventional banks, Islamic banks may not comply with Sharia law. This condition may also worsen when a crisis happens, though Islamic banks are often safer than conventional banks. In the last global financial crisis (2007-2009), Islamic banks were more secure than conventional banks. The financial crisis did not significantly affect Islamic banks' financial performance, but it impacted the performance after it happened. The COVID-19 pandemic may make Islamic banks take additional instalments to cover the losses to comply with the IFRS 9 reporting while complying with Sharia law. The pandemic gives banks more challenges in generating profit because people tend not to save their funds for the banks. Many reasons can cause it. For example, in the financial crisis caused by COVID-19, many people lost their jobs. Service quality, corporate image, satisfaction, and loyalty could determine the performance of Sharia Bank in rural areas during COVID-19.

Previous research shows that service quality had a positive effect and significant effect on customers' loyalty, corporate image had a positive but not significant effect on customers' loyalty, service quality had a positive and significant effect on customers' satisfaction, corporate image had a positive effect on customers' satisfaction, customers' satisfaction had a positive effect on customers' loyalty, the effect of service quality on customers' loyalty through customers' satisfaction was categorised as a partial and significant intervention, and the effect of corporate's image on customers' loyalty through customers' satisfaction was categorised as a partial and significant intervention (Apriyanti et al., 2017). Other research shows that service quality had a positive and significant effect on customers' loyalty, corporate image had a positive and significant effect on customers' loyalty, and service quality and corporate image simultaneously had a positive and significant effect on customers' loyalty (Dewi et al., 2019). Similarly, another study shows that service quality had a significant effect on customer satisfaction, customer satisfaction had a significant effect on customers' loyalty, service quality had a significant effect on customers' loyalty through customer satisfaction, and corporate image had a significant effect on customers' loyalty through customer satisfaction (Julhamsyah, 2020).

However, given the rural Sharia bank's unique characteristics as a Sharia-compliant institution, further investigation is required to understand how these factors influence customers' loyalty in the post-Covid-19 pandemic era. Therefore, this research aims to explore

and identify the specific impact of service quality and corporate image on customers' loyalty at rural Sharia banks. By considering customers' satisfaction as a potential mediator, the study seeks to provide valuable insights that will aid the bank in developing effective strategies to maintain and enhance customer loyalty in the evolving banking landscape, thus contributing to the overall growth and success of the institution. The findings will contribute to the existing body of knowledge in the banking sector and provide actionable insights for rural Sharia banks and other financial institutions seeking to thrive in a highly competitive post-pandemic environment.

## Literature Review

### *Marketing ethics*

[Abela & Murphy \(2007\)](#) define marketing ethics as a systematic study of how moral standards are applied to marketing decisions, behaviours and institutions. According to [Williams & Aitken \(2011\)](#), ethics refer to the formalised social norms (codes and rules) concerned with notions of right and wrong. Ethical norms are broadly divided into two categories: things that you should (or should not) do because they will have desirable (or undesirable) consequences, and things you should do for some other reason, usually expressed as 'duty' ([Abela & Murphy, 2007](#)). [Hunt & Vitell \(1986\)](#) distinguish the former as 'teleological' (usually known in the general ethics literature as 'consequentialist') and the latter as 'deontological' ([Williams & Aitken, 2011](#)). Similarly, normative and descriptive approaches to ethics represent teleological and deontological perspectives on marketing ethics. As such, normative approaches to marketing ethics involve developing guidelines or rules to assist marketers in their effort to behave ethically ([Hunt & Vitell, 1986](#)) whereas, in descriptive approaches to marketing ethics, marketers deal with ethical issues through a multi-stage reasoning process, which involves recognising the presence of an ethical issue and invoking an ethical evaluation ([Abela & Murphy, 2007](#)). In that sense, the consequences' overall sound or harmful effects are the significant factors in teleological theories, whereas the main factor to consider in one's deontological evaluation is the righteousness of a specific act ([Vitell & Patwardhan, 2008](#)).

The marketing literature suggests that many unethical marketing practices (particularly on the promotional and communication side) relate to the marketing mix (price, product, place, promotion, and people). They may involve false advertising, pressure selling, unsafe or harmful products ([Schlegelmilch & Öberseder, 2009](#)), deceptive or questionable pricing, deceptive communication, bribery, discriminatory distribution, and promotion of materialism ([Brinkmann, 2002](#)). Although most of these unethical practices remain unchanged, technological advancement has added further problems such as stealth marketing, predatory lending, promotion of off-label uses of pharmaceuticals, and online privacy intrusion ([Abela & Murphy, 2007](#)).

Despite the scepticism and debate on the use of marketing mix in the marketing literature, [Saeed et al. \(2001\)](#) relied on its simplicity to present a model of Islamic ethical marketing. Therefore, due to the relevance of the marketing mix to Islamic marketing practices and the current analysis, we will take a closer look at the marketing mix (4Ps) and its origins in this research.

### *Islamic marketing ethics*

Religion has always been an essential part of the social fabric. A fundamental precept of all the major religions has been the consistent teachings about human beings' individual and collective behaviour ([Williams & Aitken, 2011](#)). Islam is no exception. In Islam, ethics dominates economics (and not vice versa), leading to a greater emphasis on duties rather than rights in Islamic ethics. The wisdom behind this is that if everyone fulfils duties (relating to justice and trusteeship), self-interest is automatically held within bounds, and all rights are undoubtedly

safeguarded (Rice, 1999). Elaborating on Sharī‘ah duties from a marketing perspective. Ayub (2007) describes fair dealing, honesty, straightforwardness, free consent and the negation of misstatement, misrepresentation and exaggerated product descriptions as essential pillars of marketing ethics from an Islamic perspective. He further contends that false swearing, lying and hiding facts must be avoided in transactions. This shows that the Islamic approach to ethics can be considered teleological or consequentialist—based on definitions by Hunt & Vitell (1986). However, there are also traces of the deontological approach, particularly regarding the emphasis on individual responsibility towards society. In that sense, Islamic ethics combine teleological and deontological ethical considerations due to their emphasis on duties and their concern for the consequences of fulfilling or non-fulfilling these duties. Beekun & Badawi (2005) and Saeed et al. (2001) have discussed marketing ethics from an Islamic perspective, which can be equally applicable to IBs alongside other businesses. Saeed et al. (2001) propose a new ethical marketing model based on Islamic principles characterised by “value-maximisation” as opposed to “profit-maximisation” and argue that the application of the Islamic perspective to the field of international marketing is relevant and effective in developing and maintaining a strong culture of ethical behaviour.

The general thrust in the existing marketing ethics theories adequately deals with justice and utility. They contend that these theories have ignored the transcendental aspects which render them incomplete, of limited application, and open to interpretation according to the whims of business people. Despite the dominance of ethical relativism, the emergence of a trans-societal global moral order may result from a natural universal desire for a more stringent moral and ethical value system. They believe this is because there are innate universal moral values at our core irrespective of time, religion, culture, economic status, race or creed. Hence, the desire for a global moral order could be better explained and facilitated by an ethics system based on Islamic principles, which are not relative but absolute and leave no room for misinterpretation by marketers. In that vein, they explain that two principles govern commercial activities from an Islamic perspective. The first is submission to the moral order of God, and the second is empathy and mercy to God’s creation, which essentially means refraining from doing harm to others and thus preventing the spread of unethical practices. Therefore, they believe that a global ethical business framework (including marketing) based on the Islamic principles of value-maximisation will be applicable at all times and across all cultures as the human desire for a global moral code is enshrined within the natural inclination in Islam to achieve higher ideals (Saeed et al., 2001).

#### *Prophet Muhammad SAW characteristics regarding Islamic marketing ethics*

In doing business, of course, not only morals are applied, but business ethics as well. According to the Prophet SAW, business ethics includes unity, combination, similarity, intelligence, responsibility, accountability, honesty, openness, trustworthiness, kindness for others and togetherness in conducting business activities. The principles of Islamic marketing ethics and the nature of the Prophet are *al-shiddiq* (honest), *al-amanah* (trusted), *al-tabligh* (convey/transparent and communicative), and *al-fathonah* (smart, professional) (Anwar, 2020).

#### *Al-Shiddiq (Honest)*

The word Shidiq comes from Arabic, which means honest. Etymologically, the word Siddiq has several meanings. Some say that Siddiq comes from sadaqah, which means proper, honest, telling the truth, right in action or deed. The word shidiq, in another sense, is to prove the exact words and deeds without anything being covered/hidden, the truth, which can be trusted, and honesty so that many like the truth (Anwar, 2020). Exemplifying and practising the nature of Shiddiq (honesty) in the business world can undoubtedly be done. Honesty in other matters

includes doing business or trading by not deceiving (playing the measures, sizes, and scales) to harm others. Meanwhile, in the transaction, no party should be harmed. This fraud is prone and often occurs in trade and business around us, so it forgets to apply the behaviour of the Prophet SAW (Aprianto et al., 2020).

#### *Al-Amanah (Trusted)*

As an entrepreneur who runs his business or trades, of course, it is honesty, trustworthiness, and trustworthiness. The word amanah comes from the Arabic word al-wadi'ah, which means deposit. In language, Amanah can be interpreted as something entrusted. In large dictionaries, Indonesian are Messages deposited, security, and trust. Amanah comes from the word a-mu-na, ya'munu, which means honest and trustworthy (Aprianto et al., 2020).

#### *Al-Tabligh (Convey / Transparent and communicative)*

The word tabligh is taken from the Arabic ballagha, yuballighu, tablighan, which means to convey. According to the Big Dictionary, Indonesian tabligh means to broadcast the teachings of Islam. According to the term tabligh, it means a segment of the Islamic da'wah system, namely conveying and spreading the message of Islam both individually and in groups (Anwar, 2020). The wisdom of the tablighi nature of the Prophet that we can take is as follows. During the time of preaching, the Prophet SAW received orders and then conveyed and reminded about Islam to his uncle Abu Lahab, even though what the Prophet said to his uncle was not responded to and rejected, even to the point of threatening to kill the Prophet for conveying the actual teachings of Islam (Anwar, 2020).

#### *Al-Fathonah (Smart, Professional)*

The word Al-Fathonah means intelligent. The opposite of the nature of fathonah is balladah, which means stupid. The Prophets and Apostles had an intelligent nature; how could they not have the ability to argue against those who opposed their preaching? The nature of fathonah possessed by the Prophets and Apostles was obtained from direct guidance from Allah, through revelation. Some prophets and apostles are learning from earlier prophets and apostles. For example, Prophet Idris learned from Prophet Shith, Prophet Ismail learned from Prophet Ibrahim, his father, and Prophet Moses also learned from Prophet Khidir. Thus, their intelligence was obtained not from school as it is today but from God, and their intelligence could not be handled by any other human being (Anwar, 2020). Thus, the basic principles outlined above, as substantially practised by the Prophet Muhammad, contain ethical principles in business and are the most appropriate to apply to various business activities today. So that it will realise business activities syar'i and not deviate from the ethics practised by Prophet Muhammad (Nurhisam, 2017).

## **Methodology**

This research used a quantitative approach, inferential research in the sense of drawing conclusions based on the results of statistical hypothesis testing, using empirical data from data collection through measurement. The study used two independent variables: service quality (X1) and corporate image (X2). The dependent variable was customer loyalty (Y), while the *intervening* variable was customer satisfaction (Z). Based on the elaboration of these variables, the operational design can be described in Figure 1.

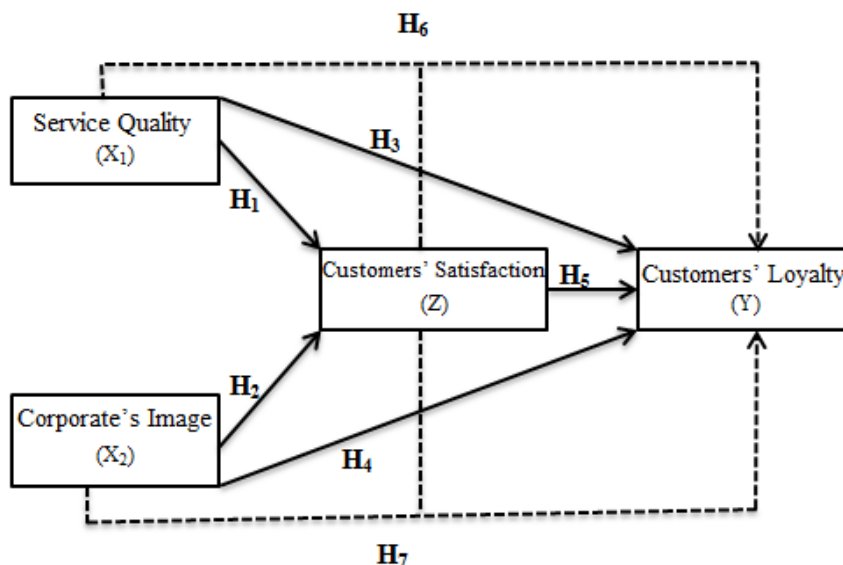


Figure 1: Research Operational Design

Information:

- The influence of variable X on Y
- - - - -→ The influence of variable X on Y through Z

Based on the figure above, there are 2 regression models, namely:

$$Z = \alpha + b_1X_1 + b_2X_2 + \varepsilon_1$$

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3Z + \varepsilon_2$$

Information: X<sub>1</sub> : Service Quality; X<sub>2</sub>: Corporate's Image; Y: Customers' Loyalty; Z: Customers' Satisfaction

The total population in this study was 638 *BPRS Sarana Prima Mandiri* customers. With regard to determining sample size, this study used an estimated error rate (e) of 5%. Therefore, to find out the research sample, calculations were carried out using the *Slovin's* formula, then it was known that the sample in this study amounted to 246 respondents. Data analysis techniques in this study used multiple linear regression analysis model and *path analysis*. Where this multiple linear regression analysis model was used to determine the influence or relationship between two or more independent variables with one dependent variable (Purnomo, 2017). While path analysis used as an advanced analysis model and development of regression analysis. This technique was used to test the magnitude of the contribution indicated by the path coefficient on each path of the causal relationship between variable X<sub>1</sub> and X<sub>2</sub> to Y through Z. Path analysis is also a technique for analyzing causal relationships that occur in multiple regression if the independent variable affects the dependent variable not only directly but also indirectly. Technical data analysis multiple linear regression analysis model and path analysis in this study were used to determine the Influence of Service Quality and Corporate's Image on Customers' Loyalty through Customers' Satisfaction with the help of SPSS application version 24.

### Results and Discussion

Based on table 1 above, it shows that respondents who participated in this study were 72 males (29.3%), while respondents who were female, were as many as 174 people (70.7%).

Table 1. Identification of Respondents by Gender

Respondent's Gender	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Male	72	29.3	29.3	29.3
Female	174	70.7	70.7	100.0
Total	246	100.0	100.0	

Based on table 2 above, it shows that respondents who participated in this study with age criteria of <25 years old were 31 people (12.6%), respondents with the age of 25-35 years old were 116 people (47.2%), and respondents with the age of > 35 years old were 99 people (40.2%).

Table 2. Identification of Respondents by Age

Age of Respondents	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<25 Years old	31	12.6	12.6	12.6
25-35 Years old	116	47.2	47.2	59.8
>35 Years old	99	40.2	40.2	100.0
Total	246	100.0	100.0	

Based on table 3 above, it shows that respondents with criteria based on occupation, namely 7 teachers (2.8%), 65 housewives (26.4%), 3 students (1.2%), 110 merchants (44.7%), and 61 self-employed (24.8%).

Table 3. Identification of Respondents by Occupation

Respondent's Occupation	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Teacher	7	2.8	2.8	2.8
Housewife	65	26.4	26.4	29.3
Student	3	1.2	1.2	30.5
Merchant	110	44.7	44.7	75.2
Self-employed	61	24.8	24.8	100.0
Total	246	100.0	100.0	

Based on table 4 of the validity test results above, the Pearson correlation value in each item of the statement of each variable has  $r_{\text{count}} > r_{\text{table}}$  value. Therefore, it can be concluded that each statement item on each variable is valid.

Table 4. Validity Test Results

Variable	Statement Item	Correlation Coefficient	$r_{\text{table}}$	Information
Service Quality ( $X_1$ )	X1.1	0,419	0,126	Valid
	X1.2	0,546	0,126	Valid
	X1.3	0,483	0,126	Valid
	X1.4	0,355	0,126	Valid
	X1.5	0,524	0,126	Valid
	X1.6	0,646	0,126	Valid
	X1.7	0,551	0,126	Valid
	X1.8	0,681	0,126	Valid
	X1.9	0,622	0,126	Valid
	X1.10	0,475	0,126	Valid
	X1.11	0,446	0,126	Valid



Variable	Statement Item	Correlation Coefficient	r <sub>table</sub>	Information
Corporate's Image (X <sub>2</sub> )	X1.12	0,398	0,126	Valid
	X2.1	0,673	0,126	Valid
	X2.2	0,699	0,126	Valid
	X2.3	0,676	0,126	Valid
Customers' Loyalty (Y)	X2.4	0,678	0,126	Valid
	Y1	0,700	0,126	Valid
	Y2	0,768	0,126	Valid
	Y3	0,740	0,126	Valid
Customer's Satisfaction (Z)	Y4	0,671	0,126	Valid
	Z1	0,550	0,126	Valid
	Z2	0,558	0,126	Valid
	Z3	0,680	0,126	Valid
	Z4	0,660	0,126	Valid
	Z5	0,694	0,126	Valid

Based on table 5 of the reliability test results above, it shows that each variable used in this study has a *Cronbach's Alpha value* of > 0.60. Therefore, it can be concluded that the variables of service quality, corporate's image, customers' loyalty, and customers' satisfaction are said to be reliable.

Table 5. Reliability Test Results

Variable	<i>Cronbach's Alpha</i>	Information
Service Quality (X <sub>1</sub> )	0,749	Reliable
Corporate's Image (X <sub>2</sub> )	0,614	Reliable
Customers' Loyalty (Y)	0,691	Reliable
Customers' Satisfaction (Z)	0,617	Reliable

In the linear regression test results, equation 1 shows that the coefficients obtain the following regression model:

$$Z = \alpha + b_1X_1 + b_2X_2 + \varepsilon_1$$

$$Z = 2,713 + 0,288X_1 + 0,189X_2 + \varepsilon_1$$

The regression model of equation 1 explains a constant of 2.713, indicating that if the quality of service and corporate image are fixed or constant, customer satisfaction is 2,713. The service quality regression coefficient of 0,288 has a positive direction (unidirectional) between service quality and customer satisfaction of rural Sharia Bank, which means that any improvement in service quality is predicted to increase rural Sharia Bank customer satisfaction. The corporate image regression coefficient of 0.189 has a positive direction (unidirectional) between the corporate image and rural Sharia Bank customer satisfaction, which means that every improvement in the corporate image is predicted to increase rural Sharia Bank customer satisfaction by 0.189. Thus, the regression model of equation 1 shows a relationship between the service quality variable and the corporate image on customer satisfaction of rural Sharia Bank.

Meanwhile, the results of the multiple linear regression test for equation 2 show that the coefficients obtained by the regression model are as follows:

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3Z + \varepsilon_2$$

$$Y = 2,571 + 0,030X_1 + 0,063X_2 + 0,556Z + \varepsilon_2$$

Based on the regression model of equation 2, it can be explained that a constant of 2.571 indicates that if the service quality, corporate image, and customer satisfaction are fixed or constant, then the customers' loyalty was 2.571. The regression coefficient of service quality was 0.030, which has a positive direction (unidirectional) between service quality and rural Sharia Bank customer loyalty, which means that every improvement in service quality is predicted to increase rural Sharia Bank customer loyalty by 0.030. The corporate image regression coefficient of 0.063 has a positive direction (unidirectional) between the corporate image and rural Sharia Bank customer loyalty, which means that every improvement in the corporate image is predicted to increase rural Sharia Bank customer loyalty by 0.063. The regression coefficient of customer satisfaction was 0.556, which has a positive direction (unidirectional) between customers' satisfaction and rural Sharia Bank customer loyalty, which means that every increase in customer satisfaction is predicted to increase rural Sharia Bank customer loyalty by 0.556. Thus, the regression model of equation 2 shows a relationship between service quality, corporate image, and customer satisfaction with rural Sharia Bank customer loyalty.

In the coefficient of determination equation 1, the coefficient of determination is 0.354. This means that the independent variables (service quality and company image) can explain the dependent variable (customer satisfaction) by 35.4%. In comparison, the remaining 64.6% is explained by other variables outside this research model. Meanwhile, in the coefficient of determination in equation 2, the coefficient of determination is 0.488. This means that the independent variables (service quality, company image and customer satisfaction) can explain the dependent variable (customer loyalty) by 48.8%. In comparison, the remaining 51.2% is explained by other variables outside this research model.

The coefficient of determination in Equations 1 and 2 shows that the contribution of the independent variables that can explain the dependent variable is higher in contribution to Equation 2, namely with service quality, corporate image, and customer satisfaction as independent variables and customer loyalty as the dependent variable. Thus, the higher the coefficient of determination value, the better the ability of the independent variables to explain the dependent variable.

Table 6. t-Test Result of Equation 1

	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	2.713	1.662		1.632	.104
Service Quality	.288	.029	.533	9.893	.000
Corporate's Image	.189	.068	.151	2.798	.006

a. Dependent Variable: Customers' Satisfaction

Table 6 shows the solution in Equation 1 (The Influence of X1 and X2 on Z) as follows:

H<sub>01</sub>: Service quality does not positively and significantly influence rural Sharia bank customer satisfaction.

H<sub>a1</sub>: Service quality positively and significantly influences rural Sharia bank customer satisfaction.

H<sub>02</sub>: The corporate image does not positively and significantly influence rural Sharia Bank's customer satisfaction.

H<sub>a2</sub>: The corporate image positively and significantly influences rural Sharia Bank customers' satisfaction.

Based on the results of data analysis, Hypothesis (H1) proves that service quality influences rural Sharia bank customer satisfaction, which means that Ha1 is accepted or H01 is rejected. This is indicated by the t-count value, which was  $9,893 > t\text{-table}$ , which was 1,972 with a significance value of  $0,000 < 0,05$ ; thus, it is proven that the service quality (X1) has a positive and significant effect on rural Sharia bank customer satisfaction (Z).

The following analysis determines the influence of corporate image on rural Sharia Bank's customer satisfaction. Based on the results of data analysis, hypothesis (H2) proves that corporate image influences rural Sharia Bank's customer satisfaction, which means that Ha2 is accepted or H02 is rejected. This is indicated by t count, which was  $2,798 > t\text{ table}$ , which was 1,972 with a significance value of  $0,006 < 0,05$ ; thus, it is proven that the corporate image (X2) has a positive and significant influence on rural Sharia Bank's customer satisfaction (Z). This shows that the better the rural Sharia Bank's corporate image formed in customers' minds, the more rural Sharia Bank's customer satisfaction will increase.

Table 7. t-Test Results of Equation 2

	Coefficients <sup>a</sup>		Beta	t	Sig.
	Unstandardized Coefficients				
	B	Std. Error			
(Constant)	2.571	1.294		1.987	.048
Service Quality	.030	.027	.063	1.109	.268
Corporate's Image	.063	.053	.058	1.188	.236
Customers' Satisfaction	.556	.050	.640	11.186	.000

Based on Table 7, the solution in equation 1 (Influence of X1, X2 and Z on Y) can be explained as follows:

- H<sub>03</sub>: Service quality does not positively and significantly influence rural Sharia bank customers' loyalty.
- H<sub>a3</sub>: Service quality positively and significantly influences rural Sharia bank customer loyalty.
- H<sub>04</sub>: The corporate image does not have a positive and significant influence on the loyalty of rural Sharia bank customers.
- H<sub>a4</sub>: The corporate image has a positive and significant influence on the loyalty of rural Sharia bank customers.
- H<sub>05</sub>: Customer satisfaction has a negative influence on the loyalty of rural Sharia bank customers.
- H<sub>a5</sub>: Customer satisfaction has a positive and significant influence on the loyalty of rural Sharia bank customers.

Based on the results of data analysis, hypothesis (H3), which stated that service quality affects rural Sharia bank customers' loyalty, is rejected. This is indicated by the t-count value, which was  $1,109 < t\text{-table}$ , 1,972, with a significance value of  $0,268 > 0,05$ . It shows that the quality of service (X1) does not affect rural Sharia bank customers' loyalty (Y). Furthermore, regarding the discussion of the effect of the corporate image on rural Sharia bank customer loyalty based on the results of data analysis, hypothesis (H4) stated that there is an influence of the corporate image on rural Sharia bank customer loyalty is rejected. This is indicated by the t-count value of  $1,188 < t\text{-table}$ , which was 1,972 with a significance value of  $0,236 > 0,05$ . It shows that the corporate image (X2) does not affect rural Sharia bank customer loyalty (Y).

The influences of customer satisfaction on rural Sharia Bank customer loyalty, based on the results of hypothesis data analysis (H5), prove that customer satisfaction influences customer loyalty to rural Sharia Bank, which means that Ha5 is accepted or H05 is rejected.

This is indicated by the t-count value, which was 11,186 > t-table, which was 1,972 with a significance value of 0,000 < 0,05; thus, it is proven that customer satisfaction (Z) has a positive and significant influence on customer loyalty (Y) to rural Sharia Bank.

The R2 results of path analysis for equation 1 show that the R Square (R2) value is 0.354. The value of e1 = 0.804. Then, in the results of the regression coefficients test for path analysis equation 1, the Standardised Beta value of service quality (X1) was obtained at 0.533 (path value p3). The standardised beta value for the company image (X2) is 0.151 (p4 path value). Meanwhile, the R2 results of the path analysis of equation 2 show that the R Square (R2) value is 0.488. The value of e2 = 0.716.

$$e1 = \sqrt{(1-R^2)} = \sqrt{(1-0.354)} = \sqrt{(0.646)} = 0.804$$

$$e2 = \sqrt{(1-R^2)} = \sqrt{(1-0.488)} = \sqrt{(0.512)} = 0.716$$

Table 8. Regression Test Results *Coefficients* Path Analysis of Equation 2

	Coefficients <sup>a</sup>			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
(Constant)	2.571	1.294		1.987	.048
Service Quality	.030	.027	.063	1.109	.268
Corporate's Image	.063	.053	.058	1.188	.236
Customers' Satisfaction	.556	.050	.640	11.186	.000

a. Dependent Variable: Customers' Loyalty

Based on Table 8, path analysis of equation 2 above, the standardised beta value of service quality (X1) was 0.063 (p1 path value). The Standardised beta value on the corporate image (X2) was 0.058 (p2 path value). Meanwhile, the standardised beta value on customers' satisfaction (Z) was 0.640 (p5 path value).

The mediating effect shown by multiplying the coefficients is significant or cannot be proven by carrying out the Sobel Test. The significance test in this study has a mediator role for customers' satisfaction variable in the relationship between service quality and corporate's image on customers' loyalty using the Sobel Test. The significance of the indirect influence can be seen from the Z value > 1.96. For testing the Sobel Test, the Z test was used with the following formula:

$$Z = \frac{ab}{\sqrt{(b^2 S_a^2 + a^2 S_b^2)}}$$

Information:  $\alpha$  = Regression coefficient of variable X to variable Z;  $b$  = Regression coefficient of variable Z to variable Y;  $S_a$  = Standard error of the influence of variable X on variable Z;  $S_b$  = Standard error of the influence of variable Z on variable Y.

The results of the Sobel test on each independent variable (service quality and corporate image) are that the influence of customer satisfaction mediation on the relationship of service quality to customer loyalty was 10,504. The z-count value was 10,504 greater than the Z-table, which was 1,960 (10,504 > 1,960), which means that there is a mediating effect of customer satisfaction on the relationship between service quality and customer loyalty.

The influence of customer satisfaction mediation on the relationship between corporate image and customer loyalty was 2.188. Z-count value was 2,188 greater than the Z-table, which was 1,960 (2,188 > 1,960), which means that there is a mediating influence of customers' satisfaction on the relationship between the corporate image and customers' loyalty.

Following a meticulous examination of the data set, it has been revealed that the quality of service substantially influences the level of satisfaction of rural Sharia bank customers the bank provides. The findings indicate that the quality of service is an integral factor in the overall satisfaction of customers. Consequently, the data supports the alternative hypothesis,  $H_{a1}$ , which stipulates that service quality has a significant impact on customer satisfaction. On the other hand, the null hypothesis,  $H_{o1}$ , which posits that there is no such relationship between service quality and customer satisfaction, is rejected based on the results of the data analysis. This shows that the better the quality of rural Sharia bank services provided to its customers, the more customer satisfaction will increase. It can be interpreted that customers are satisfied with the quality of services provided by rural Sharia banks, such as fast and responsive service in overcoming customer complaints. These employees use clear, easy-to-understand language that does not hurt customers, clean and neat service rooms, and employees who dress modestly and neatly. If the service is as expected, it will provide customer satisfaction. Thus, if the quality of service continues to be improved and achieves what the customers expect, they will feel satisfied (Laksana, 2019).

Thus, this research proves that if the quality of services provided by rural Sharia banks is good, customer satisfaction will also increase significantly. The results of this study align with research conducted by Julhamsyah (2020) which found that service quality significantly influences customer satisfaction. This also agrees with research conducted by Rahayu & Saryanti (2014) which also stated that service quality significantly influences customer satisfaction.

Sharia banks in rural areas provide quality service to customers through the 5S approach - Salam (Greetings), Senyum (Smile), Sapa (Addressing), Sopan (Politeness), and Santun (Manners). Maximum service can provide comfort for customers; maximum service can also provide a sense of satisfaction. Customer satisfaction is a benefit greater than the price provided by Rural Sharia Bank.

Service is a crucial factor in business competition, particularly for financial institutions. This is because they have direct contact with their customers, and even the slightest misunderstanding can lead to negative views that can harm customer satisfaction. As a result, service plays a vital role in winning business competition, especially for financial institutions (Aaker, 2001). Services at Brural Sharia Bank are not limited to what happens in the office; more than that, some services are carried out door to door. This service is better known as ball pick-up, and employees of rural Sharia bank carry it out by coming to meet customers directly. This is accomplished by providing services at the customer's home, office, or workplace to meet their needs and increase satisfaction for every customer of Rural Sharia Bank.

Furthermore, based on the results of data analysis, hypothesis (H2) proves that corporate image influences rural Sharia Bank's customer satisfaction. Thus, it is proven that the corporate image (X2) positively and significantly influences rural Sharia Bank's customer satisfaction (Z). This shows that the better the rural Sharia Bank's corporate image formed in customers' minds, the more rural Sharia Bank's customer satisfaction will increase. Based on this, it can be interpreted that the customers believe that rural Sharia banks have a good personality and manage customer funds per Islamic Sharia principles. This can be proven by the respondents' answers to the variable statement items of corporate image, which, on average, answered strongly agree and agree. Therefore, the better the corporate image of rural Sharia bank, the more it will increase customer satisfaction. Corporate image is a customer's impression, perception, feeling, and attitude towards a company. Thus, it can explain the relationship between a corporate image and customers' satisfaction; if the customers have a better perception of a bank, this condition will be able to create a sense of satisfaction for customers in conducting financial transactions with that bank (Sari et al., 2021).

This study's results align with research conducted by [Suputra \(2020\)](#) and [Rahayu & Suharti \(2018\)](#) which shows that corporate image has a positive and significant influence on customer satisfaction. A good corporate image is created due to several elements; consumers form an image through the synthesis of various stimuli or elements produced, such as brand/corporate names, visual symbols (can be logos and slogans), products, advertising, and sponsorship, which are then developed and interpreted by consumers after the corporate can make an impression on its customers. Although today, many corporations use many ways to create customer satisfaction, the corporate image is one of the dominant factors in creating customer satisfaction ([Zhang, 2015](#)).

Several indicators in this study indicate matters related to rural Sharia Bank's corporate image. They are personality, reputation, values, and corporate identity. Personality is created by the individual employees of rural Sharia banks who create comfort for their customers. Reputation can be maintained through efforts from various elements that work together to protect it. This value is created because of the maximum effort shown by the company and corporate identity, such as location, which is strategic, in this case, a rural Sharia bank operating on Madura island.

Furthermore, hypothesis (H3), which stated that service quality affects rural Sharia bank customers' loyalty, is rejected. With good service quality, customers' loyalty will be formed. This can encourage customers to desire to use the service again and recommend it to others ([Dennisa & Santoso, 2016](#)). The study posits that service quality, in isolation, may not be sufficient to engender customer loyalty. While high-quality service delivery may be in place, it may not enhance customer loyalty unless the customers' overall satisfaction with the service is achieved. In the case of rural Sharia banks, service quality and customer satisfaction must be viewed as interrelated factors in the quest to increase customer loyalty.

The findings of this study differ from the research conducted by [Dewi et al., \(2019\)](#), which indicated that service quality has a significant and positive impact on customer loyalty. However, the results of this study are consistent with the research conducted by ([Octavia, 2019](#)) which stated that there is no relationship between service quality and customer loyalty.

Based on the results of data analysis, hypothesis (H4) stating that the corporate image influences rural Sharia bank customer loyalty has been rejected. This means the corporate image does not affect customer loyalty towards rural Sharia banks. Instead, satisfied customers tend to be loyal to these banks. Therefore, customers who are content with the products and services provided by rural Sharia banks are more likely to make repeated purchases from them.

The perception of a company by the public can be either positive or negative, and it depends on how the company presents itself. A bad reputation can reduce customer loyalty, as people may no longer want to avoid using their products or services. On the other hand, a good reputation can increase customer loyalty, making them more likely to continue using the company's products or services ([Indrasari, 2019](#)). Creating a positive corporate image can impact customer loyalty. However, this study suggests that more than corporate image is needed to influence customer loyalty in rural Sharia banks. To ensure customer satisfaction and loyalty, rural Sharia banks should work towards creating a positive image that resonates well with their customers.

The results of this study differ from research conducted by [Damayanti & Djawoto \(2018\)](#), who stated that corporate image has a positive and significant influence on customer loyalty. However, this study's results align with research conducted by [Susanto & Subagja \(2019\)](#) which stated that a corporate image does not influence customer loyalty.

The influences of customer satisfaction on rural Sharia Bank customer loyalty, based on the results of hypothesis data analysis (H5), prove that customer satisfaction influences customer loyalty to rural Sharia Bank, which means that Ha5 is accepted or H05 is rejected. Thus, it is proven that customer satisfaction (Z) positively and significantly influences customer

loyalty (Y) to rural Sharia Bank. Customers satisfied with rural Sharia Bank's products/services tend to be loyal and make repeated purchases.

Customer satisfaction is the customer's response to the performance received; then, the customers will compare the performance with the expectations they want. If the performance received is by expectations, the customer will feel satisfied; conversely, if the performance received does not meet expectations, the customer will feel dissatisfied (Daga, 2017). Customer satisfaction is often seen as the basis for the emergence of customer loyalty. A bank customer will feel satisfied after making transactions through a bank and will generate a desire to use the product/service in the future (Dennisa & Santoso 2016:5). The results of this study are in line with the research of Julhamsyah (2020) which shows that customer satisfaction has a positive and significant influence on customer loyalty.

The information at hand suggests that rural Sharia banks offer services of a quality that aligns with the expectations of their customers. Consequently, customers express their loyalty to the bank by persisting in utilising its products and services for all their banking transactions. They effectively engage with a diverse range of products the rural Sharia bank offers and willingly recommend them to others without reservation. This unwavering loyalty indicates customers' comfort with the services and products provided by rural Sharia bank, which further underscores the bank's continued appeal to its clientele.

Customer satisfaction can be formed by providing services that are on par with customers' expectations. Rural Sharia bank provides convenience to customers in various transactions, both raising funds and distributing funds, such as a pick-up system that makes it easy for customers who want to save, borrow funds or even pay deposits by picking up funds from customers who want to save and delivering funds required to each customer's home thus they do not need to go to the bank. However, they can sit back and relax at home.

The ease of transactions provided by rural Sharia banks can increase customers' satisfaction; thus, they will continue to make transactions continuously in rural Sharia banks. In addition, satisfied customers will also receive free word-of-mouth promotions to relatives, friends, and neighbours by telling them about the various conveniences, comforts, and security of transactions at rural Sharia banks. If the quality of services meets expectations, it will increase customer satisfaction. It will create loyal customers, and loyal customers will help companies promote their products or services by conveying what they feel when transacting and collaborating with rural Sharia banks.

A positive psychological impact will arise if the customers are satisfied with the service they receive; thus, it will create customers who have high loyalty to a bank. If the customers are satisfied with the services the bank provides, it is inevitable that the customers will be loyal to the bank and will not switch to other services (Pramono, 2019).

The results of this study are consistent with research conducted by Putri Apriyanti et al. (2017). The results indicated that service quality impacts customer loyalty through customer satisfaction, which is considered a partial mediator (Apriyanti et al. 2017). This is consistent with the findings of Muhammad Zakiy & Azzahroh (2017), who found that customer satisfaction mediates the relationship between service quality and customer loyalty. (Zakiy & Azzahroh, 2017).

The research findings are similar to those conducted by Apriyanti et al. (2017), which demonstrates that service quality indirectly impacts customer loyalty, where customer satisfaction is considered a partial mediator. The study indicates that service quality significantly influences customer satisfaction, which, in turn, affects customer loyalty. These results suggest that businesses prioritise providing high-quality services to ensure customers remain satisfied and loyal to the brand. Businesses can develop effective strategies to enhance customer experiences and improve their overall performance by understanding the correlation

between service quality, customer satisfaction, and loyalty. This finding is also consistent with a study by [Zakiy & Azzahroh \(2017\)](#), which found that customer satisfaction mediates the relationship between service quality and customer loyalty.

Furthermore, the result shows a mediating influence of customer satisfaction on the relationship between corporate image and customer loyalty. Rural Sharia banks can leave a positive impression on customers' minds, which is then transformed into a positive image by the feelings and experiences of customers at rural Sharia banks. Customer satisfaction can be formed by creating a positive corporate image. It can be interpreted that the corporate image owned by rural Sharia banks can influence customer loyalty, which is mediated by customers' satisfaction. Therefore, with an excellent corporate image, it will be able to shape customer satisfaction, which will affect customer loyalty. Thus, customers do not mind recommending it to others and behaving positively, for example, by saying positive things about rural Sharia bank to others and not interested in moving to another bank. Thus, the better the corporate image applied or given by rural Sharia bank and able to satisfy its customers, the higher the customer loyalty to rural Sharia bank.

The present study provides empirical support for the research conducted by [Suputra \(2020\)](#), which posits that customer satisfaction may function as an intervening variable in the relationship between corporate image and customer loyalty. This finding is congruent with the results of prior research conducted by [Apriyanti et al. \(2017\)](#), which demonstrates that corporate image significantly impacts customer loyalty, partially mediated by customer satisfaction.

The present study's findings are particularly relevant to businesses seeking to establish a loyal customer base. By prioritising customer satisfaction, companies may enhance their corporate image, leading to increased customer loyalty. These findings have practical implications for marketing managers, who can leverage the relationship between corporate image, customer satisfaction, and customer loyalty to design effective customer retention strategies.

It is essential to acknowledge that while service quality and corporate image may not directly influence customer loyalty, customer satisfaction significantly influences their impact. Thus, banks must continuously improve their service offerings and maintain a positive reputation, ultimately leading to higher customer loyalty and overall success in the fiercely competitive banking industry. The results of this study can be used as consideration for rural Sharia banks and other Sharia banks to be able to improve service quality, increase social responsibility activities and be able to maintain the excellent image of the corporation; thus, with this increase, it will be able to influence customer satisfaction which will also increase the customer loyalty. The results reaffirm the importance of customer-centric strategies and the potential for long-term success in the banking sector by establishing strong customer relationships based on satisfaction and loyalty.

## **Conclusion**

This study delved into the factors influencing customers' satisfaction and loyalty at the rural Sharia bank in Madura. The results indicated that service quality and corporate image positively and significantly impact customer satisfaction, albeit partially. Surprisingly, however, neither service quality nor corporate image directly influenced customers' loyalty. Nonetheless, an essential finding emerged, revealing the critical role of customer satisfaction as a mediating factor in the relationship between service quality and customer loyalty, as well as between corporate image and customer loyalty. Customer satisfaction plays a vital role in shaping customer loyalty, highlighting the importance of meeting and exceeding customer expectations.

The study highlights the commendable efforts made by rural Sharia banks to provide services that align with customer expectations. The bank's approach to offering convenience in various transactions, such as the pick-up system, has significantly contributed to customer



satisfaction, fostering a sense of comfort and security during interactions with the bank. Satisfied customers, in turn, serve as powerful brand advocates, promoting the bank's services through word-of-mouth recommendations to family, friends, and acquaintances. Moreover, a positive corporate image is crucial in shaping customer satisfaction, leading to increased loyalty. Rural Sharia Bank's ability to leave a positive impression in customers' minds has resulted in customer loyalty, as they find no reason to switch to other banking services. The findings of this study hold valuable implications for rural Sharia banks and other Sharia banks, providing actionable insights for enhancing service quality, social responsibility activities, and maintaining a positive corporate image. By focusing on these aspects, banks can further elevate customer satisfaction and, in turn, foster a loyal customer base. Future research in this area may benefit from examining additional factors that moderate the relationship between corporate image and customer loyalty, such as service quality, price, and brand reputation. Research may provide a more comprehensive understanding of the relationship between these constructs and aid in developing more effective marketing strategies.

### **Author Contribution**

Rudy Haryanto: Writing the draft, Literature review, data collection and analysis and result discussion.

Elda Ayu Nabila Al Jufri: Data collection and analysis.

Azlin Alisa Ahmad: Review of the draft, literature review, result discussion and translator.

All authors have read and agreed to the published version of the manuscript.

### **Declaration of Competing Interest**

We declare that we have no conflict of interest.

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